Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 1 of 53

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Diane First name	First name	
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your meeting with the trustee.	Sonnenberg Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2987		

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09

Document Page 2 of 53 Desc Main

Case number (if known)

Debtor 1 Diane Sonnenberg

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): □ I have not used any business name or EINs.			
		■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	739 S. State St., Unit B	If Debtor 2 lives at a different address:			
		Marengo, IL 60152 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		McHenry				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09

Document Page 3 of 53 Desc Main

Case number (if known) Debtor 1 Diane Sonnenberg

ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Ched (For			of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing e box.	for Bankruptcy	
	choosing to file under	Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee	•	about how yo	ou may pay. Typi attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local cou urself, you may pay with cash, cashier's alf, your attorney may pay with a credit o	s check, or money	
					allments. If you choose this option (Official Form 103A).	on, sign and attach the Application for In	dividuals to Pay	
		☐ I request that my fee be waived (You may request this option only if you are filing fo but is not required to, waive your fee, and may do so only if your income is less than 1 applies to your family size and you are unable to pay the fee in installments). If you che the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file					ial poverty line that , you must fill out	
					ptsg . eea.rea (ee			
Э.	Have you filed for bankruptcy within the	■ N						
	last 8 years?	□ Y			14 (1)			
			District		When			
			District		When When	Case number		
			District		winem	Case number		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	ПΝ	0.	ine 12.				
		Y	es. Has yo	our landlord obtai	ned an eviction judgment agains	t you?		
				No. Go to line 1	2.			
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and	I file it with this	

Document Page 4 of 53 Case number (if known) Diane Sonnenberg Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

or a building that needs urgent repairs?

For example, do you own perishable goods, or livestock that must be fed,

Number, Street, City, State & Zip Code

Where is the property?

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 5 of 53

Debtor 1 Diane Sonnenberg

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 6 of 53

Case number (if known) Debtor 1 Diane Sonnenberg **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Diane Sonnenberg Signature of Debtor 2 Diane Sonnenberg Signature of Debtor 1 Executed on Executed on September 13, 2018 MM / DD / YYYY MM / DD / YYYY

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 7 of 53

Debtor 1 Diane Sonnenberg Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ C. David Ward	Date	September 13, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
C. David Ward Printed name		
C. David Ward		
Firm name		
1234 Douglas Road		
Oswego, IL 60543		
Number, Street, City, State & ZIP Code		
Contact phone 630-554-3065	Email address	cdward1945@yahoo.com
2938065 Illinois IL		
Bar number & State		

		DOCUM	eni Page 8 oi s).5	
Fill in this inform	mation to identify your	case:			
Debtor 1	Diane Sonnenber	g			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					_ 0
(if known)					Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,836.75
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,836.75
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	23,089.06
	Your total liabilities	\$	23,089.06
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,436.41
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,485.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		
7.	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	ı personal,	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Entered 09/13/18 08:39:09 Desc Main Filed 09/13/18 Case 18-81957 Doc 1 Document

Page 9 of 53 Case number (if known) Debtor 1 Diane Sonnenberg

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

696.41 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

		Document	Page 10 of 53		
Fill in this inform	mation to identify your	case and this filing:			
Debtor 1	Diane Sonnenbe	ra			
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Nove	Loot Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number					☐ Check if this is an
			<u> </u>		amended filing
Official Ea	rm 106A/B				
		4			
Schedui	e A/B: Prop	erty			12/15
think it fits best. B information. If mor Answer every ques	le as complete and accura e space is needed, attach stion.	pe items. List an asset only once. If ate as possible. If two married people a separate sheet to this form. On a separate sheet to this form. On a separate sheet to this form.	ple are filing together, both ar the top of any additional page	e equally responsible for su	upplying correct
	· · · · · · · · · · · · · · · · · · ·				
1. Do you own or h	have any legal or equitabl	e interest in any residence, buildin	g, land, or similar property?		
No. Go to Par	t 2.				
☐ Yes. Where is	s the property?				
Part 2: Describe	Your Vehicles				
	·	ele, also report it on Schedule G:	,	,	
3.1 Make:	Chevrolet	Who has an interest in	the property? Check one	Do not deduct secured cl	
_	Cobalt	■ Debtor 1 only	proporty r emosicone		ed claims on Schedule D: ims Secured by Property.
_	2006	Debtor 2 only		Current value of the	Current value of the
Approximat	te mileage: 137	,000 Debtor 1 and Debtor 2	2 only	entire property?	portion you own?
Other inforr		At least one of the de	btors and another		
an acide	ist, minor dents, wa nt before, leaks wat needs brakes & tire	er	munity property	\$750.00	\$750.00
		TVs and other recreational velonal watercraft, fishing vessels,			
☐ Yes					
5 Add the dolla	ar value of the portion	you own for all of your entries	from Part 2, including any	v entries for	
		. Write that number here			\$750.00
	Your Personal and Hous				
Do you own or l	have any legal or equit	able interest in any of the follo	wing items?	!	Current value of the portion you own? Do not deduct secured
6. Household ac	oods and furnishings				claims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

	Case 18-81957 Doc 1 Filed 09/ Docum		09/13/18 08:39:09 of 53	Desc Main
Debtor 1	Diane Sonnenberg		Case number (if known)	
Yes.	Describe			
	Household goods and furnish sales	ings. Costume jewerl	y from garage	\$375.00
□ No	nics les: Televisions and radios; audio, video, stereo, and digital including cell phones, cameras, media players, gar Describe		rs, printers, scanners; music c	ollections; electronic devices
	2 tvs and 1 computer			\$75.00
Exampl ■ No	ibles of value les: Antiques and figurines; paintings, prints, or other ar other collections, memorabilia, collectibles Describe	twork; books, pictures, or	other art objects; stamp, coin,	or baseball card collections;
Exampl No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby eq musical instruments Describe	uipment; bicycles, pool ta	bles, golf clubs, skis; canoes	and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns, ammunition, and related of Describe	equipment :		
□ No	es ples: Everyday clothes, furs, leather coats, designer we Describe	ar, shoes, accessories		
	Wearing apparel.			\$100.00
■ No □ Yes. 13. Non-fa Examp ■ No □ Yes.	ples: Everyday jewelry, costume jewelry, engagement ri Describe ples: Dogs, cats, birds, horses Describe ther personal and household items you did not alreated.		, ,,	gold, silver
■ No	Give specific information	ady list, literating any in	saith and you did not list	
	the dollar value of all of your entries from Part 3, inc art 3. Write that number here		ages you have attached	\$550.00
	escribe Your Financial Assets			
Do you ov	wn or have any legal or equitable interest in any of t	he following?		Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

Debtor 1	Diane Sonnenberg	Document	Page 12 of 53 Case number (if known)	
16. Cash				
<i>Exam</i> □ No	ples: Money you have in your wallet, in y		posit box, and on hand when you file your petition	
			Cash	\$10.00
	its of money ples: Checking, savings, or other financi- institutions. If you have multiple ac		of deposit; shares in credit unions, brokerage houstitution, list each.	uses, and other similar
□ No		Institution	name:	
■ Yes.		matitution	name.	
	17.1. Checking	Home S	tate Bank	\$26.75
18. Bonds <i>Exam</i> ■ No	s, mutual funds, or publicly traded sto ples: Bond funds, investment accounts v	ocks with brokerage firms, me	oney market accounts	
	Institution or i	issuer name:		
	ublicly traded stock and interests in in	ncorporated and unin	corporated businesses, including an interest in	n an LLC, partnership, and
■ No				
☐ Yes.	Give specific information about them Name of entity:		% of ownership:	
20 Gover	nment and corporate bonds and othe	r negotiable and non-	·	
Negot Non-ri	itable instruments include personal check pegotiable instruments are those you can	ks, cashiers' checks, pr	omissory notes, and money orders.	
■ No □ Yes	Give specific information about them			
00.	Issuer name:			
_Exam	ment or pension accounts ples: Interests in IRA, ERISA, Keogh, 40	01(k), 403(b), thrift savir	gs accounts, or other pension or profit-sharing pla	ıns
□ No	List and apparent congretch.			
■ Yes.	List each account separately. Type of account:	Institution	name:	
		Odro en	tered in divorce case, Dale	
		Sonnen	berg former spouse retirement in	Unknown
		paymen	<u> </u>	Ulikilowii
	Pension	IMRF in	payment	Unknown
Your s Exam	ity deposits and prepayments share of all unused deposits you have m ples: Agreements with landlords, prepaid		ntinue service or use from a company ectric, gas, water), telecommunications companies	s, or others
□ No ■ Yes.		Institution	name or individual:	
_ 100.	Rental deposit	Landlor	d	\$500.00
_	ties (A contract for a periodic payment o	of money to you, either f	or life or for a number of years)	
■ No □ Yes.	Issuer name and descrip	otion.		
	ts in an education IRA, in an account C. §§ 530(b)(1), 529A(b), and 529(b)(1)		rogram, or under a qualified state tuition progr	am.

		Case 18-81957	Doc 1	Filed 09/13/18 Document	Entered 09/13/18 08:39:09 Page 13 of 53	Desc Main
De	ebtor 1	Diane Sonnenberg		Document	Case number (if known)	
	■ No □ Yes	Institution na	ame and desc	ription. Separately file th	e records of any interests.11 U.S.C. § 521(c):	
25.	_	, equitable or future intere	ests in prope	rty (other than anything	g listed in line 1), and rights or powers exe	rcisable for your benefit
	■ No □ Yes.	Give specific information a	bout them			
	Exam _l ■ No	s, copyrights, trademarks oles: Internet domain names Give specific information a	s, websites, p			
27.		es, franchises, and other			holdings, liquor licenses, professional license	ac.
	■ No	Give specific information a		, cooperative association	Tioldings, ilquoi ilcerises, professioriai ilcerise	35
		property owed to you?	bout trieffi			Current value of the
	oney or	property owed to you.				portion you own? Do not deduct secured claims or exemptions.
28.		funds owed to you				
	■ No □ Yes.	Give specific information al	bout them, inc	cluding whether you alrea	ady filed the returns and the tax years	
	Exam _i ■ No	·		usal support, child suppo	rt, maintenance, divorce settlement, property	settlement
	☐ Yes.	Give specific information				
30.		amounts someone owes y oles: Unpaid wages, disabili benefits; unpaid loans	ty insurance	payments, disability bene someone else	efits, sick pay, vacation pay, workers' compen	sation, Social Security
	_	Give specific information				
31.		ets in insurance policies bles: Health, disability, or life	e insurance; h	nealth savings account (H	HSA); credit, homeowner's, or renter's insuran	се
	_	Name the insurance compa Com	any of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you	terest in property that is care the beneficiary of a living one has died.			d surance policy, or are currently entitled to rece	ive property because
		Give specific information				
33.	_Examp	against third parties, who bles: Accidents, employmen			t or made a demand for payment to sue	
	■ No □ Yes.	Describe each claim				
	Other o	contingent and unliquidat	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
		Describe each claim				
	-	nancial assets you did not	already list			
	■ No □ Yes.	Give specific information				

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 14 of 53 Case number (if known)

36.	Add the dollar value of all of your entries from Part 4, including for Part 4. Write that number here			\$536.75
Part	5: Describe Any Business-Related Property You Own or Have an Interes	st In. List any real esta	ate in Part 1.	
37. I	Do you own or have any legal or equitable interest in any business-related	property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part	Describe Any Farm- and Commercial Fishing-Related Property You O If you own or have an interest in farmland, list it in Part 1.	wn or Have an Interes	st In.	
46.	Do you own or have any legal or equitable interest in any farm- o	r commercial fishir	ng-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You D	Did Not List Above		
	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information Values listed on schedule B are to	he debtor's/debte	ors' best estimate of	
	fair market value in a liquidation			\$0.00
54.	Add the dollar value of all of your entries from Part 7. Write that List the Totals of Each Part of this Form	number here		\$0.00
55.				\$0.00
56.		\$750.00		Ψυ.υυ
	Part 3: Total personal and household items, line 15	\$550.00		
	Part 4: Total financial assets, line 36	\$536.75		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$1,836.75	Copy personal property total	\$1,836.75
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$1,836.75

Official Form 106A/B Schedule A/B: Property page 5

		I A A A A A A A A A A A A A A A A A A A		
Fill in this infor	mation to identify your	case:		
Debtor 1	Diane Sonnenber	·g		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if th
				amended f

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions	are vou claiming	? Check one only	. even if vour s	pouse is filing with vol

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	, ,		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$375.00		\$375.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$75.00		\$75.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$100.00		\$100.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$10.00		\$10.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$26.75		\$26.75	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$75.00 \$10.00	\$75.00 \$100.00	\$375.00 \$37

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 16 of 53 Case number (if known)

	ief description of the property and line on hedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	dro entered in divorce case, Dale onnenberg former spouse	Unknown ■		\$0.00	735 ILCS 5/12-1006	
re	tirement in payment ne from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
	ension: IMRF in payment	Unknown		\$0.00	735 ILCS 5/12-1006	
LII	ic from Generalic AVB. 21.2			100% of fair market value, up to any applicable statutory limit		
	ental deposit: Landlord	\$500.00		\$500.00	735 ILCS 5/12-901	
LII	ie IIOIII Schedule A/B. ZZ. I			100% of fair market value, up to any applicable statutory limit		
	re you claiming a homestead exemption ubject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covered No	3 years after that for ca	ises fi	,	,	

Fill in this infor				
Debtor 1	Diane Sonnenber	·g		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

0.	400 10 01007	Document	Page 18 of 53	DCSO Main
Fill in this infor	mation to identify your			
Debtor 1	Diane Sonnenber	α.		
Debior 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official For	m 106E/F			
Schedule E	E/F: Creditors W	ho Have Unsecure	ed Claims	12/15
any executory con Schedule G: Exec Schedule D: Credi	ntracts or unexpired leases utory Contracts and Unexp itors Who Have Claims Sec entinuation Page to this pag	that could result in a claim. Al ired Leases (Official Form 1060 ured by Property. If more space	DRITY claims and Part 2 for creditors with NONPRIORIT so list executory contracts on Schedule A/B: Property G). Do not include any creditors with partially secured ce is needed, copy the Part you need, fill it out, number to report in a Part, do not file that Part. On the top of any	(Official Form 106A/B) and on claims that are listed in the entries in the boxes on the
Part 1: List A	All of Your PRIORITY Un	secured Claims		
 Do any credit 	tors have priority unsecure	d claims against you?		
No. Go to	Part 2.			
☐ Yes.				
Part 2: List A	All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any credit	tors have nonpriority unsec	cured claims against you?		
☐ No. You ha	ave nothing to report in this p	art. Submit this form to the court	with your other schedules.	
Yes.				
unsecured cla	im, list the creditor separately	y for each claim. For each claim li	of the creditor who holds each claim. If a creditor has most sted, identify what type of claim it is. Do not list claims already ou have more than three nonpriority unsecured claims fill of	ady included in Part 1. If more
				Total claim
4.1 Americ	collect Inc.	Last 4 digits of	account number	\$86.08
•	ty Creditor's Name			
	Alverno Rd	When was the	debt incurred?	
	woc, WI 54220 Street City State ZIp Code	As of the date y	ou file, the claim is: Check all that apply	
	urred the debt? Check one.	ĺ	, , , , , , , , , , , , , , , , , , , ,	
■ Debto	or 1 only	☐ Contingent		
☐ Debto	or 2 only	Unliquidated		
☐ Debto	or 1 and Debtor 2 only	☐ Disputed		
☐ At lea	st one of the debtors and and	other Type of NONPR	RIORITY unsecured claim:	
☐ Chec	k if this claim is for a comi	munity	s	
debt	aim subject to offset?		arising out of a separation agreement or divorce that you did claims	d not
■ No	•		sion or profit-sharing plans, and other similar debts	
☐ Yes		Other. Speci	fy collections for MHS Physician Services	

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 19 of 53
Case number (if know)

Debto	Diane Sonnenberg		Case number (if know)	
4.2	AmeriMark Premier	Last 4 digits of account number		\$1,136.02
	Nonpriority Creditor's Name PO Box 2845	When was the debt incurred?		
	Monroe, WI 53566-8045 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify unsecured	credit	
4.3	Capital One	Last 4 digits of account number	0938	\$764.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 06/13 Last Active 7/02/18	
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,	, c	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Care		
4.4	Carol Wright Gifts Nonpriority Creditor's Name	Last 4 digits of account number		\$106.43
	Dr. Leonard's Shop Now PO Box 2852	When was the debt incurred?		
	Monroe, WI 53566-8052	_		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	■ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify unsecured		
		- · · - · · · · · · · · · · · · · · · ·		

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 20 of 53

or 1 Diane Sonnenberg	Case number (if know)	
Carx Auto Service	Last 4 digits of account number	\$134.55
Nonpriority Creditor's Name 8000 Binnie Road Carpentersville, IL 60110	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	■ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other. Specify unsecured credit	
Cavalry Portfolio Services	Last 4 digits of account number 4576	\$995.00
Nonpriority Creditor's Name Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla. NY 10595	When was the debt incurred? Opened 05/17	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collection Attorney Synchrony Bank	
Centegra Hospital	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name 3701 Doty Rd. Woodstock, IL 60098	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	■ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify unsecured credit	
□ 162	Other. Specify discourse oredit	

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 21 of 53

Diane Sonnenberg		Case number (if know)	
Comenity Bank/Blair	Last 4 digits of account number	4185	\$374.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 04/16 Last Active 11/16/17	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
Yes	Other. Specify Charge Acc	count	
DSG Collect	Last 4 digits of account number		\$1,111.05
Nonpriority Creditor's Name 1824 West Grand Avenue, Ste 200 Chicago, IL 60622	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify collections	for Sports Physical Therapy	
Fingerhut	Last 4 digits of account number	7480	\$1,259.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1250 Saint Cloud, MN 56395	When was the debt incurred?	Opened 12/15 Last Active 7/18/18	, ,====
Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Charge Acc	count	
	-r		

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 22 of 53
Case number (if know)

Debt	Dialie Sofficeriberg		Case Humber (II know)	
4.1 1	First Premier Bank	Last 4 digits of account number	3433	\$331.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 5524 Signary Falls SD 57447	When was the debt incurred?	Opened 07/08 Last Active 6/11/18	
	Sioux Falls, SD 57117 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	
4.1	MCM	Last 4 digits of account number	various	Unknown
	Nonpriority Creditor's Name PO Box 603	When was the debt incurred?		
	Oaks, PA 19456 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collections Blair	for Woman Within, Roamans,	
4.1	Midland Funding	Last 4 digits of account number	6388	\$1,740.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 300	When was the debt incurred?	Opened 05/17	
	San Diego, CA 92108 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
		■ Unliquidated		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	_ '		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
		Factoring 0	Company Account Comenity	
	☐ Yes	Other. Specify Bank		

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 23 of 53
Case number (if know)

Debto	r 1 Diane Sonnenberg	——————————————————————————————————————	Case number (if know)	
4.1 4	Midland Funding	Last 4 digits of account number	1859	\$1,501.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 300 San Diego, CA 92108	When was the debt incurred?	Opened 09/17	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Factoring C Case 18 SC Other. Specify Best Buy V		
4.1 5	Midland Funding	Last 4 digits of account number	4755	\$1,160.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 300 San Diego, CA 92108	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Bank	Company Account Comenity	
4.1 6	Miles Kimball	Last 4 digits of account number		\$352.90
	Nonpriority Creditor's Name PO Box 2860 Monroe, WI 53566-8060	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the state of t	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify unsecured	credit	

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 24 of 53
Case number (if know)

Debi	Diane Somemberg		Case Hulliber (II know)	
4.1 7	OneMain Financial	Last 4 digits of account number	5122	\$9,071.49
	Nonpriority Creditor's Name Attn: Bankruptcy 601 Nw 2nd Street Evansville, IN 47708	When was the debt incurred?	Opened 11/17 Last Active 3/21/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.1 8	Portfolio Recovery	Last 4 digits of account number	1874	\$880.00
	Nonpriority Creditor's Name Po Box 41021	When was the debt incurred?	Opened 05/17	
	Norfolk, VA 23541	_		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Bank	Company Account Synchrony	
4.1 9	Portfolio Recovery	Last 4 digits of account number	0480	\$826.00
	Nonpriority Creditor's Name Po Box 41021	When was the debt incurred?	Opened 05/17	
	Norfolk, VA 23541	mon mas the dest meaned.	Opened 63/17	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alatan	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐Yes	Factoring (Other. Specify Bank	Company Account Synchrony	

Official Form 106 E/F

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 25 of 53

Diane Sonnenberg		Case number (if know)	
Sherman Hospital	Last 4 digits of account number		Unknown
Nonpriority Creditor's Name		_	
1425 N. Randall Rd.	When was the debt incurred?		
Elgin, IL 60123 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	• ,		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing	= :	
Yes	Other. Specify unsecured	credit	
Stoneberry	Local de diseites of account mountain		\$252.54
Nonpriority Creditor's Name	Last 4 digits of account number		Ψ232.3τ
PO Box 2820	When was the debt incurred?		
Monroe, WI 53566-8020			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	_		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	Student loans		
Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
■ Yes	Other. Specify unsecured		
Visa Dept Store N/Macy's	Last 4 digits of account number	2610	\$1,008.00
Nonpriority Creditor's Name Attn: Bankruptcy		Opened 11/12 Last Active	
Po Box 8053	When was the debt incurred?	9/01/16	
Mason, OH 45040			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
_	☐ Contingent		
Debtor 1 only			
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alatas	
At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
□ No □ Yes	Other County Charge Act		
I I I I I I I I I I I I I I I I I I I	- Other Crestly, Unidide Act		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 26 of 53

Debtor 1 Diane Sonnenberg		Case number (if know)
Name and Address	On which entry in Part 1 or Part 2 did y	you list the original creditor?
Blitt And Gaines	Line 4.14 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
661 W. Glenn Avenue		■ Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling, IL 60090	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	
GC Services Limited Partnership	Line <u>4.22</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
6330 Gulfton Houston, TX 77081		■ Part 2: Creditors with Nonpriority Unsecured Claims
Houston, TX 77001	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	· · · · · · · · · · · · · · · · · · ·
MCM	Line <u>4.13</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
2365 Northside Drive, Ste 300 San Diego, CA 92108		■ Part 2: Creditors with Nonpriority Unsecured Claims
San Diego, GA 32100	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	
Professional Recovery Consultants	Line <u>4.21</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
2700 Meridian Parkway Ste 200 Durham, NC 27713-2204		Part 2: Creditors with Nonpriority Unsecured Claims
Daridin, 110 277 10 2204	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	
rmp	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
2250 E. Devon Ave., Ste 245 Des Plaines, IL 60018-4521		■ Part 2: Creditors with Nonpriority Unsecured Claims
Des 1 laines, 12 00010-4321	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?
Van Ru Credit Corporation	Line 4.16 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
4839 N. Elston Ave. Chicago, IL 60630		■ Part 2: Creditors with Nonpriority Unsecured Claims
omougo, ie oooo	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	, , ,	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 23,089.06
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 23,089.06

		120001111		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Diane Sonnenber	rg		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Charter Communications Credit Mgmt PO Box 118288 Carrollton, TX 75011	Contract for phone service
2.2	Joe and Elizabeth Henning 306 W. Washington St. Marengo, IL 60152	Residential lease for 739 S. State St., unit B, Marengo, IL

		Docume	nt Page 28 d	of 53
Fill in this i	nformation to identify your	case:		
Debtor 1	Diane Sonnenbe	ra		
202101 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	ar a			
(if known)				☐ Check if this is an
				amended filing
Schedu	Form 106H ule H: Your Cod		te vou may have Re s	12/15 as complete and accurate as possible. If two married
people are fill it out, an	iling together, both are equ	ually responsible for supp boxes on the left. Attach	lying correct informat the Additional Page t	is complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case, o	do not list either spouse	e as a codebtor.
■ No				
☐ Yes				
Arizona No. 0	, California, Idaho, Louisiana Go to line 3. Did your spouse, former spo	a, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)
in line 2	2 again as a codebtor only 06D), Schedule E/F (Officia	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to f
	olumn 1: Your codebtor ame, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D. line
	ame			Schedule E/F, line
				☐ Schedule G, line
	umber Street ity	State	ZIP Code	
	ny	Sidle	ZIP Code	
3.2				☐ Schedule D, line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
	O' '			_
	umber Street ity	State	ZIP Code	
U	7		0000	

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 29 of 53

Fill	in this information to identify your	case:				I			
	otor 1 Diane Soni								
	otor 2 ouse, if filing)				_				
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_				
(If kr	se number		-				ed filing ent show	ving postpetition e following date:	
	fficial Form 106l					MM / DD/ `	YYYY		
	chedule I: Your Inc								12/15
sup spo atta	as complete and accurate as posphying correct information. If you are separated and you have a separate sheet to this form The separate sheet to this form Describe Employment	u are married and not fili our spouse is not filing w . On the top of any additi	ng jointly, and your sith you, do not include	spouse i de inforr	s liv nati	ving with you, incl on about your sp	ude info ouse. If	ormation about more space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor :	2 or non	-filing spouse	
	If you have more than one job,	Employment status	☐ Employed			☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not e	mployed	d	
	employers. Include part-time, seasonal, or	Occupation							
	self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	t 2: Give Details About Mo	onthly Income							
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to re	eport for a	any	line, write \$0 in the	space.	Include your no	n-filing
	u or your non-filing spouse have n e space, attach a separate sheet t		ombine the information	n for all e	mpl	oyers for that perso	on on the	e lines below. If	you need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$	0.00	+\$_	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00	\$_	N/A	

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 30 of 53

Debt	or 1	Diane Sonnenberg		C	ase nu	umber (if known)	۰ -				
					For D	ebtor 1			Debtor filina s	2 or	
	Cop	by line 4 here	4.		\$	0.00)	\$		N/A	
E	Lint										_
5.		all payroll deductions:			Φ.			Φ.			
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$	0.00	_	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$ 	0.00	_	\$ 		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	_	\$—		N/A	_
	5e.	Insurance	5e		\$ —	0.00	_	\$—		N/A	_
	5f.	Domestic support obligations	5f.		\$ —	0.00	_	\$		N/A	
	5g.	Union dues	5 g		\$	0.00	_	\$		N/A	
	5h.	Other deductions. Specify:			\$	0.00	_	\$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$	0.00	_)	\$		N/A	<u>\</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00)_	\$		N/A	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$	0.00)	\$		N/A	A
	8b.	Interest and dividends	8b).	\$	0.00)	\$		N/A	\
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$	0.00	_	\$		N/A	
	8d.	Unemployment compensation	8d		\$	0.00	_	\$		N/A	
	8e.	Social Security	8e) .	\$	740.00) _	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.00	_	\$		N/A	
	8g.	Pension or retirement income	8g	,	\$	306.24	_	\$		N/A	_
	8h.	Other monthly income. Specify: SERS QILDRO	_ 011	ነ.+ 	\$	390.17	_	· Ф		N/A	<u>\</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		1,436.41		\$		N/	' A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1	436.41 +	<u> </u>		N/A	= \$	1,436.41
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-	•,	130.41	_		11//	-	1,400.41
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acity:	depe							∍ J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	1,436.41
13.	Do	you expect an increase or decrease within the year after you file this form	?							Comb	ined nly income
		No.									
		Voc Evoloin:									

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 31 of 53

Filli	in this information to identify your case:									
Debt	· ·		Chec	k if this is:						
				An amended filing						
	ouse, if filing)			A supplement show 13 expenses as of	ving postpetition chapter the following date:					
Linite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY						
		013		IVIIVI / DD / TTTT						
1	e number nown)									
	fficial Form 106J									
	chedule J: Your Expenses	- filing 4- and ben b	-th		12/1					
info	as complete and accurate as possible. If two married people ar ormation. If more space is needed, attach another sheet to this a mber (if known). Answer every question.									
Part										
1.	Is this a joint case? No. Go to line 2.									
	Yes. Does Debtor 2 live in a separate household?									
	□ No									
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	for Separate House	ehold of Debt	or 2.						
2.	Do you have dependents? ■ No	Do you have dependents? ■ No								
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?					
	Do not state the				□ No					
	dependents names.				☐ Yes ☐ No					
					☐ Yes					
					□ No					
					☐ Yes					
					□ No □ Yes					
3.	Do your expenses include ■ No				L 103					
	expenses of people other than yourself and your dependents?									
Dart	t 2: Estimate Your Ongoing Monthly Expenses									
Esti exp	imate your expenses as of your bankruptcy filing date unless y benses as of a date after the bankruptcy is filed. If this is a supp plicable date.									
the	lude expenses paid for with non-cash government assistance it value of such assistance and have included it on Schedule I: Y			Your expo	enses					
•	,									
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	e 4. \$		585.00					
	If not included in line 4:									
	4a. Real estate taxes		4a. \$		0.00					
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00					
	4c. Home maintenance, repair, and upkeep expenses4d. Homeowner's association or condominium dues		4c. \$ 4d. \$		0.00					
5.	Additional mortgage payments for your residence, such as ho	me equity loans	5. \$		0.00					

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 32 of 53

Debtor 1	Diane Sonnenberg	Case num	ber (if known)	
. Utili	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	80.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	· :	187.00
6d.	Other. Specify:	6d.	·	0.00
	od and housekeeping supplies	od. 7.	·	325.00
	. •		· -	
	Idcare and children's education costs	8.	\$	0.00
	thing, laundry, and dry cleaning	9.	\$	0.00
	sonal care products and services	10.	\$	100.00
	dical and dental expenses	11.	\$	52.00
	nsportation. Include gas, maintenance, bus or train fare.	10	¢.	100.00
	not include car payments.	12.		
	ertainment, clubs, recreation, newspapers, magazines, and bo		·	0.00
. Cha	aritable contributions and religious donations	14.	\$	0.00
	urance.			
	not include insurance deducted from your pay or included in lines 4		•	<u> </u>
	. Life insurance	15a.	·	0.00
	. Health insurance	15b.	·	16.00
15c.	. Vehicle insurance	15c.	\$	40.00
15d	l. Other insurance. Specify:	15d.	\$	0.00
. Tax	es. Do not include taxes deducted from your pay or included in line	es 4 or 20.		
Spe	ecify:	16.	\$	0.00
. Inst	tallment or lease payments:			
17a	. Car payments for Vehicle 1	17a.	\$	0.00
17b	. Car payments for Vehicle 2	17b.	\$	0.00
	. Other. Specify:	17c.	\$	0.00
	l. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you die		*	
	lucted from your pay on line 5, Schedule I, Your Income (Offici		\$	0.00
	er payments you make to support others who do not live with		\$	0.00
	ecify:	19.	· -	
	er real property expenses not included in lines 4 or 5 of this fo		our Income.	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.	· -	0.00
	. Property, homeowner's, or renter's insurance	20c.	·	0.00
	l. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20d. 20e.		
			·	0.00
. Oth	er: Specify:	21.	+\$	0.00
Cald	culate your monthly expenses			
	. Add lines 4 through 21.		\$	1,485.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Officia	I Form 106 I-2	\$	1,403.00
		11 01111 1003-2	·	
22c.	. Add line 22a and 22b. The result is your monthly expenses.		\$	1,485.00
Cald	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,436.41
	copy your monthly expenses from line 22c above.	23b.	· -	1,485.00
230	. Oopy your monthly expenses nom line 220 above.	230.	Ψ	1,405.00
220	Subtract your monthly expenses from your monthly income			
23C.	 Subtract your monthly expenses from your monthly income. The result is your monthly net income. 	23c.	\$	-48.59
	The result is your monthly net income.	200.	<u> </u>	
. Do v	you expect an increase or decrease in your expenses within the	he vear after you file this	s form?	
	example, do you expect to finish paying for your car loan within the year or c			se or decrease because o
	lification to the terms of your mortgage?	, , , ,		
	No.			
L L	105. LAPIGIII 11010.			

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 33 of 53

Fill in this infor	mation to identify your	case:			
Debtor 1	Diane Sonnenber				
Dobto. 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Forr	m 106Dec				
Declarat	tion About a	an Individual	Debtor's S	Schedules	12/15
years, or both. 1	y or property by fraud i 8 U.S.C. §§ 152, 1341, 1 n Below		kruptcy case can resu	ult in fines up to \$250,0	00, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill ou	ut bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	nmary and schedules	filed with this declarati	on and
X /s/ Dia	ne Sonnenberg		X		
Diane	Sonnenberg		Signature	e of Debtor 2	

Date _____

Date September 13, 2018

Fill	l in this infor	mation to identify you	r case:								
De	btor 1	Diane Sonnenbe									
	h O	First Name	Middle Name	Last Name							
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS							
	se number nown)					Check if this is an amended filing					
St Be	as complete	t of Financial	ible. If two married people	iduals Filing for B e are filing together, both are to this form. On the top of an	equally responsible for su						
		n). Answer every que			, additional pages, time y	our maine una ouco					
Pa	rt 1: Give	Details About Your Ma	arital Status and Where Yo	ou Lived Before							
1.	What is you	at is your current marital status?									
	☐ Married	d									
	■ Not ma										
2.	During the	During the last 3 years, have you lived anywhere other than where you live now?									
	_										
	NoYes. List all of the places you lived in the last 3 years. Do not include where you live now.										
	Debtor 1 P	rior Address:	Dates Debtor lived there	1 Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there					
3. stat				egal equivalent in a commun levada, New Mexico, Puerto R							
	■ No □ Yes. M	ake sure you fill out <i>Sc</i>	hedule H: Your Codebtors (Official Form 106H).							
Pa	rt 2 Expla	in the Sources of You	ır Income								
4.	Fill in the tot	al amount of income yo	ou received from all jobs and	ing a business during this yed all businesses, including part ive together, list it only once ur	time activities.	lendar years?					
		II in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 35 of 53 Case number (if known)

5.	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.												
	List	each s	ource and t	he gross inco	me from ea	ach source separa	ately. Do n	ot include income	that	you listed in lin	e 4.		
	□	□ No■ Yes. Fill in the details.											
					Debtor 1	r 1 Debtor 2							
						of income below.	each	income from source e deductions and ions)	5	Sources of inc Describe below		Gross income (before deductions and exclusions)	
		Social S Pension	Security and		\$12,681.87								
			dar year: December	31, 2017)	Social S Pension	ial Security and \$16,909.16 sion							
			dar year be December		Social S Pension	Security and		\$16,141.00)				
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. ■ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?								and alimony. Also, do					
			■ No.	Go to line 7									
☐ Yes List below each cred include payments for attorney for this bank					ments for c	domestic support						t creditor. Do not include payments to an	
	Cre	ditor'	s Name and	d Address		Dates of paym	ent	Total amount paid	ļ	Amount you still owe	Was this p	payment for	
 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporati of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. 									eral partner; corporations agent, including one fo				
			Name and			Dates of paym	ent	Total amount	A	Amount you	Reason fo	or this payment	
								paid		still owe			

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 36 of 53 **Diane Sonnenberg** Case number (if known) Debtor 1 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number Midland Funding v Diane **Small Claims McHenry County Circuit** Pending Sonnenberg □ On appeal 18 SC 1385 2200 N. Seminary Ave. □ Concluded Woodstock, IL 60098 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Address:

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Person to Whom You Gave the Gift and

Describe the gifts

Dates you gave the gifts

Value

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 37 of 53 Case number (if known)

Deb	btor 1 Diane Sonnenberg		Boodinent	———	Case number (f known)	
14.	Within 2 years before you filed for ba ■ No □ Yes. Fill in the details for each gift			ts or contribution	ns with a total	value of more than	\$600 to any charity?
	Gifts or contributions to charities the more than \$600 Charity's Name Address (Number, Street, City, State and ZIP	at total	Describe what yo	ou contributed		Dates you contributed	Value
Par	rt 6: List Certain Losses						
15.	Within 1 year before you filed for ban or gambling?	kruptcy or	r since you filed for	bankruptcy, did y	you lose anyth	ning because of thef	t, fire, other disaster
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	e the amy insurance on the community of	surance has paid. I	List pending	Date of your loss	Value of property lost
Par	rt 7: List Certain Payments or Trans	fers					
16.	Within 1 year before you filed for ban consulted about seeking bankruptcy Include any attorneys, bankruptcy petition. No Yes. Fill in the details.	or prepari	ing a bankruptcy pe rs, or credit counselir	etition?	rvices required	in your bankruptcy.	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if N	ot You	transferred	value of any prop	perty	Date payment or transfer was made	Amount of payment
	GreenPath 27555 Farmington Rd., Suite 200 Farmington Hills, MI 48334)				8-15-18	\$20.00
17.	Within 1 year before you filed for ban promised to help you deal with your Do not include any payment or transfer	creditors o	or to make payment			r transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and transferred	value of any prop	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for ba transferred in the ordinary course of Include both outright transfers and transinclude gifts and transfers that you have No	your busir sfers made	ness or financial aff as security (such as	airs? the granting of a s			
	☐ Yes. Fill in the details.						
	Person Who Received Transfer Address		Description and property transfer			ny property or received or debts hange	Date transfer was made

Person's relationship to you

Entered 09/13/18 08:39:09 Case 18-81957 Doc 1 Filed 09/13/18 Desc Main Page 38 of 53
Case number (if known) Document

Debtor 1 **Diane Sonnenberg**

19.	 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 					
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Inc	struments, Safe Deposit	t Boxes, and St	torage Unit	ts	
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the second secon	or other financial accou	nts; certificates	s of deposi		, ,
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables? No Yes. Fill in the details.	year before you filed for	bankruptcy, a	ny safe de _l	posit box or other deposi	tory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit o	or place other than your	home within 1	year befor	re you filed for bankruptc	y?
	No No					
	Yes. Fill in the details.	Miles also been and		D 'll	41	D (111
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that so for someone. No	meone else owns? Incl	ude any proper	ty you bor	rowed from, are storing fo	or, or hold in trust
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	10: Give Details About Environmental Info	ormation				
For	the purpose of Part 10, the following definiti	ons apply:				

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Case 18-81957 Page 39 of 53 Case number (if known) Document

Debtor 1 Diane Sonnenberg

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No				
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of a	nny release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admi	inistrative proceeding under any envi	ronmental law? Include settlements a	and orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	111: Give Details About Your Business or C	connections to Any Business		
27.	Within 4 years before you filed for bankrupto	y, did you own a business or have an	ny of the following connections to any	business?
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability compa	ny (LLC) or limited liability partnersh	ip (LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing exe	cutive of a corporation		
	☐ An owner of at least 5% of the voting	or equity securities of a corporation		
	■ No. None of the above applies. Go to Pa	art 12.		
	☐ Yes. Check all that apply above and fill i	n the details below for each business	S.	
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security in	
		Name of accountant or bookkeeper	Dates business existed	idiliber of friit.
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	y, did you give a financial statement t	to anyone about your business? Inclu	de all financial
	■ No			
	Yes. Fill in the details below.			
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued		

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 40 of 53 Case number (if known)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Diane Sonnenberg

Diane Sonnenberg

Signature of Debtor 2

Signature of Debtor 1

Date

September 13, 2018

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filling for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 41 of 53

			3	
Fill in this inform	mation to identify your	case:		
Debtor 1	Diane Sonnenber	g		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				_ 0, ,,,,,,
(if known)				☐ Check if this is an amended filing
creditors have you have lease You must file thi whiche on the If two married pe sign ar Be as complete	ever is earlier, unless the form eople are filing togethen and date the form.	ur property, or nd the lease has n ithin 30 days after e court extends th in a joint case, bo		ne creditors and lessors you list
	our Creditors Who Have		u Craditara Wha Haya Claima Casurad by Pranar	by (Official Form 106D) fill in the
information be		art 1 of Schedule D	: Creditors Who Have Claims Secured by Propert	ty (Official Form 106D), fill in the
Identify the cr	editor and the property t	hat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			□ O manufactus manufactus	
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
			☐ Retain the property and enter into a	☐ Yes
Description of property			Reaffirmation Agreement.	
securing debt:	:		☐ Retain the property and [explain]:	<u> </u>
Creditor's			☐ Surrender the property.	□ No

Official Form 108

Creditor's

name:

property

Creditor's

name:

property

Description of

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Retain the property and redeem it.

☐ Retain the property and enter into a

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Yes

☐ No

☐ Yes

☐ No

Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 42 of 53

Debtor 1 Diane Sonnenberg		nnenberg	Case number (if known)			
D		tion of		☐ Retain the property and redeem it.☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes	
	roperty	y g debt:		☐ Retain the property and [explain]:		
Part			nexpired Personal Property Lea			
in th	e info	rmation bel	ow. Do not list real estate leases	sted in Schedule G: Executory Contracts and Uns. Unexpired leases are leases that are still in eff se if the trustee does not assume it. 11 U.S.C. § 3	ect; the lease period has not yet ended.	
Des	cribe	your unexp	ired personal property leases		Will the lease be assumed?	
Les	sor's n	ame:	Charter Communications (Credit Mgmt	□ No	
					■ Yes	
	criptio perty:	n of leased	Contract for phone service	•		
Les	sor's n	ame:	Joe and Elizabeth Henning	ı	□ No	
					■ Yes	
	scriptio perty:	n of leased	Residential lease for 739 S	. State St., unit B, Marengo, IL		
Part	t 3:	Sign Below				
			ury, I declare that I have indicate ct to an unexpired lease.	ed my intention about any property of my estate t	that secures a debt and any personal	
Χ	/s/ D	iane Sonn	enberg	X		
		ne Sonnen ature of Deb	•	Signature of Debtor 2		
	Date	Septe	mber 13, 2018	Date		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	er 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-81957 Doc 1 Filed 09/13/18 Entered 09/13/18 08:39:09 Desc Main Document Page 47 of 53

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	re Diane Sonnenberg		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMI	PENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplating	filing of the petition in bankruptcy,	or agreed to be paid	l to me, for services render	red or to
	For legal services, I have agreed to accept		<u> </u>	0.00	
	Prior to the filing of this statement I have receive	ved	\$	0.00	
				0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	bers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				irm. A
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspect	ts of the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applic 522(f)(2)(A) for avoidance of liens on 	statement of affairs and plan which editors and confirmation hearing, an to reduce to market value; exe ations as needed; preparation	n may be required; and any adjourned he	arings thereof;	g of
6.	By agreement with the debtor(s), the above-disclose Representation of the debtors in disc			ings.	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement o s bankruptcy proceeding.	f any agreement or arrangement for	payment to me for	representation of the debto	or(s) in
	September 13, 2018	/s/ C. David Ward	I		
_	Date	C. David Ward			_
		Signature of Attorne C. David Ward	?y		
		1234 Douglas Ro			
		Oswego, IL 6054			
		630-554-3065 Fa cdward1945@yal			

Name of law firm

CHAPTER 7 BANKRUPTCY RETAINER AGREEMENT

You have asked our firm to act as your attorneys. This agreement sets forth the terms under which we will represent you and shall become effective as soon as it is signed by both of us and we are paid as set forth herein. We reserve the right to terminate our attorney client relationship for non-payment of fees or costs and or the failure to provide the documents requests in a timely fashion. We do not advance any costs or expenses

I.	COSTS AND EXPENSES . The following are the anticipated	l costs and expenses which
may be	e incurred in your case: The case can not be filed without these	
	A. COURT COSTS: Initial filing fee to clerk of court	(\$335, 90)
	B. CREDIT REPORT:	\$33,000 \$66.00
	C. TOTAL COSTS:	\$668.00 / \$401.00
II.	FLAT FEE. The legal flat fee is:	\$450.00
III.	TOTAL DUE.	\$818.00/ \$85 1.00

An Initial payment \$133.00/\$166.00 leaves \$685.00 due to file case.
ALL ATTORNEYS FEES AND COSTS MUST BE PAID PRIOR TO FILING THE CASE

- IV. PRIVACY WAIVER. Many of the documents we will require and much of the information and due diligence we will have to complete will require our investigation into your personal financial records and all other venues of public data. This could include the Secretary of State, the Criminal Court records, the Civil Court records, the tax assessor's records, and all other sources of information that may be available through the internet (including IRS, IDOR, and census bureau) and other public sources of information. Said information will be used solely on your behalf and as is necessary to adequately represent you in the bankruptcy proceedings filed on your behalf. Should we not represent you said information will not be disclosed to any other person without your permission unless ordered to do so by a court with jurisdiction. Once this information is received we will have to include it in the paperwork necessary to complete the bankruptcy process on your behalf. You hereby authorize us to obtain the necessary information from any source available and further agree to execute any necessary waiver and or permissions required by any third party providers of this information.
- V. <u>WE UNDERSTAND</u> THAT THE CASE WILL NOT FILED UNLESS WE PROVIDE THE REQUIRED DOUMENTATION ON TIME AND MAKE THE PAYMENTS AGREED TO ON TIME. SAID FAILURE TO FILE MAY DEPRIVE US OF THE PROTECTION OF THE BANKRUPTCY SYSTEM AND COULD ADVERSELY AFFECT US.
- VI. WE UNDERSTAND THAT THE EXECUTION OF THIS AGREEMENT DOES NOT GUARANTEE THAT WE QUALIFY FOR A CHAPTER 7 BANKRUPTCY. NO REPRESENTATION AS TO WHICH CHAPTER WE QUALIFY FOR IS BEING MADE UNTIL THE MEANS TEST CALCULATION IS COMPLETED AND OTHER OUALIFICATIONS FACTORS ARE MET.
- VII. IF YOU FAIL TO APPEAR AT THE 341 MEETING AND/OR DO NOT BRING YOUR PHOTO ID AND SOCIAL SECURITY CARD TO THE MEETING AND IT IS NOT HELD, WE WILL CHARGE AN ADDITOINAL \$100.00 FEE TO ATTEND THE NEXT MEETING WHICH MUST BE PAID BEFORE ATTENDING THE MEETING.

Dated: 7 - 25 - 18			,
ILLINI LEGAL SERVICES:	Diane	Somethy	

- VIII. WHAT WE WILL DO FOR YOU. Illini Legal Services will provide legal and other services as follow:

 A. PEOPLE INVOLVED. The full bankruptcy process involved many skilled people who work on various stages of your case. Some of the people involved are:
- 1. ATTORNEY. The Attorneys at Illini Legal Services will provide over sight in all aspects of your case, meet with you as is necessary and attend those creditors meeting and court appearances as are agreed. Should legal fees be charged the current hourly rate is \$360.00 per hour.
- 2. PARALEGAL. Illini Legal Services uses the services of paralegals. Paralegals are highly skilled non-attorneys who provide specialized support services. Paralegals are supervised by Attorneys and provide the support services to facilitate the document preparation, information gathering, and other essential tasks necessary in the orderly completion of your Bankruptcy. Should fees be charged they will be \$180.00 per hour.
- 3. SECRETARIAL AND OTHER SUPPORT. Other people are also engaged in helping your successful trip through the bankruptcy process. These include secretaries, and other services. There is no separate hourly charge for these services and their costs are included in the hourly fees charged by Illini Legal Services.
- B. SERVICES PROVIDED. Once you have become our client we will provide among other services the following:
- 1. EXPLANATION OF BANKRUPTCY. We will explain the bankruptcy process and the difference between the types of bankruptcy to you so that you can make a reasoned decision as to what you want to do.
- 2. NECESSARY PAPERWORK. We will provide all of the paper work necessary for you to complete the bankruptcy process. This includes the following:
- 3. CREDITOR'S MEETING. In both Chapter 7 and Chapter 13 there is a mandatory meeting with the bankruptcy trustee know as the 341 meeting. We will prepare for and attend this meeting with you.

 4. COURT APPEARANCES. If there are necessary court appearances we will prepare for and attend them.
- a. Mundane Court Appearances. Mundane court appearances are routine court matters. They are held on court motion calls. Said mundane matters do not include set evidentiary hearings, adversary proceedings, and or other contested matters of an unusual nature.
- b. Adversary Proceedings and highly contested Court Appearances. Adversary Proceedings and highly contested Court Appearances are not included in the fee quoted above and there will be extra charges which will be discussed with you prior to the attendance of any court appearance. In most instances additional legal fees will have to be agreed to and paid.
- 5. AMENDMENTS OF SCHEDULES. We will prepare and file on your behalf any necessary amendments to the paperwork. There may be an additional costs for this service with the court system which your will have to pay prior to the amendments.
- IX. WHAT WE WILL NOT DO FOR YOU. Without further agreement between Illini and you, there are several things that Illini has not agreed to do. These include:
- A. ADVERSE PROCEEDINGS, CONTESTED MOTIONS, & OBJECTIONS. Should any person, creditor, and or the trustee, file an adversary proceeding, file a contested motion, contest an exemption, or object to a claim, we have not agreed to represent you. Should this happen there will be additional fees, costs and expenses which we will have to agree to and will have to be paid. If we cannot come to an agreement we will withdraw as your attorney.
- B. ACTIONS CAUSED BY YOUR FAILURE TO LIVE UP TO YOUR AGREED RESPONSIBILITIES. Should you fail to do any of those things you have agreed to do as set forth in this agreement we have not agreed to represent you. Should this happen there will be additional fees, costs and expenses which we will have to agree to and will have to be paid. If we cannot come to an agreement we will withdraw as your attorney.
- X. WHAT YOU MUST DO FOR US. It is immensely important that we have your complete cooperation. All items must be paid, in advance, to Illini and a failure to pay same will result in our withdrawal from your case and may cause documents which must be filed in a timely fashion to be filed late or not all. We are not responsible for the consequences of your failure to get to us the information, whether written, or otherwise, in a timely fashion nor will we represent you in any of the proceedings occasioned by your failure, without further agreement about the representation and the payment of expenses, costs and fees. We cannot do our job for you unless we have the information to be able to deal with in a timely fashion. Not limiting the above, you must do the following:
 - A. PAY ALL ATTORNEYS FEES AND COSTS PRIOR TO FILING.
 - B. PROVIDE ALL DOUMENTRATION REQUESTED TO US WHEN WE REQUEST IT.
 - C. LET US KNOW OF ANY CHANGES IN YOUR CIRCUMSTANCES AS THEY MAY OCCUR.
 - D. COOPERATE IN A TIMELY FASHION WITH THIRD PARTIES NECESSARY TO THE SUCCESSFUL COMPLETTION OF YOUR CASE
 - E. TAKE BOTH CREDIT COUSELING COURSES.
 - F. ATTEND THE CREDITOR'S MEETING AND ALL COURT PROCEEDINGS ON TIME.

 IF YOU FAIL TO APPEAR OR DO NOT HAVE YOUR SOCIAL SECURITY CARD AND
 PHOTO ID AND WE HAVE TO MAKE AN EXTRA APPEARANCE WE WILL CHARGE
 AN ADDITIONAL \$100.00 WHICH MUST BE PAID BEFORE THE NEXT MEETING.

United States Bankruptcy Court Northern District of Illinois

In re	Diane Sonnenberg		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	27
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and corre	ect to the best of my
Date:	September 13, 2018	/s/ Diane Sonnenberg Diane Sonnenberg Signature of Debtor		

Americollect Inc. 1851 S Alverno Rd Manitowoc, WI 54220

AmeriMark Premier PO Box 2845 Monroe, WI 53566-8045

Blitt And Gaines 661 W. Glenn Avenue Wheeling, IL 60090

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Carol Wright Gifts Dr. Leonard's Shop Now PO Box 2852 Monroe, WI 53566-8052

Carx Auto Service 8000 Binnie Road Carpentersville, IL 60110

Cavalry Portfolio Services Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla, NY 10595

Centegra Hospital 3701 Doty Rd. Woodstock, IL 60098

Charter Communications Credit Mgmt PO Box 118288 Carrollton, TX 75011

Comenity Bank/Blair Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218 DSG Collect 1824 West Grand Avenue, Ste 200 Chicago, IL 60622

Fingerhut Attn: Bankruptcy Po Box 1250 Saint Cloud, MN 56395

First Premier Bank Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117

GC Services Limited Partnership 6330 Gulfton Houston, TX 77081

Joe and Elizabeth Henning 306 W. Washington St. Marengo, IL 60152

MCM PO Box 603 Oaks, PA 19456

MCM 2365 Northside Drive, Ste 300 San Diego, CA 92108

Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108

Miles Kimball PO Box 2860 Monroe, WI 53566-8060

OneMain Financial Attn: Bankruptcy 601 Nw 2nd Street Evansville, IN 47708 Portfolio Recovery Po Box 41021 Norfolk, VA 23541

Professional Recovery Consultants 2700 Meridian Parkway Ste 200 Durham, NC 27713-2204

rmp 2250 E. Devon Ave., Ste 245 Des Plaines, IL 60018-4521

Sherman Hospital 1425 N. Randall Rd. Elgin, IL 60123

Stoneberry PO Box 2820 Monroe, WI 53566-8020

Van Ru Credit Corporation 4839 N. Elston Ave. Chicago, IL 60630

Visa Dept Store N/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040